

**Fill in this information to identify the case:**

Debtor 1 Joy A. Nelson  
aka Joy Ann Nelson

Debtor 2 \_\_\_\_\_  
 (Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana  
 (State)

Case number 15-71277-AKM-13

**Official Form 410S1**

12/15

**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Deutsche Bank National Trust Company, as  
 Trustee for Morgan Stanley Capital I Inc. Trust  
 2006-NC2, Mortgage Pass-Through Certificates,  
 Series 2006-NC2 C/O Specialized Loan Servicing,  
 LLC

**Court claim no. (if known):** 4-1

**Last four digits** of any number you use to  
 identify the debtor's account:

4825

**Date of payment change:**  
 Must be at least 21 days after date of 02/01/2021  
 this notice

**New total payment:**  
 Principal, interest, and escrow, if any \$549.71

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$119.64New escrow payment: \$189.09**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Joy A. Nelson

Case Number (if known)

15-71277-AKM-13

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**x /s/ Kerry Feld**

Signature

Date 12/22/2020

Print:

**Kerry Feld**

First Name

Middle Name

Last Name

Title

Authorized Agent for Specialized Loan Servicing,  
LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425

Number

Street

Dallas, Texas 75254

City

State

Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before December 24, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Joy A. Nelson  
3301 North Saint Joseph Avenue  
Evansville, IN 47720

**Debtors' Attorney**

James Raymond Wiesneth JR.  
James R. Wiesneth Jr.  
PO BOX 3148,  
2901 OHIO BOULEVARD SUITE 220  
TERRE HAUTE, IN 47803

**Chapter 13 Trustee**

Robert P. Musgrave  
P. O. Box 972  
Evansville, Indiana 47706-0972

Respectfully Submitted,

/s/ **Kerry Feld**

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6200 S. Quebec St  
Greenwood Village, CO 80111

Pg 1 of 3

**Escrow Account Disclosure Statement**

**Statement Date:** 12/09/2020  
**Loan Number:** [REDACTED]  
**Property Address:** 3301 N ST JOSEPH AVE  
 EVANSVILLE, IN 47720

[REDACTED]  
 JOY A NELSON  
 3301 N ST JOSEPH AVE  
 EVANSVILLE IN 47720

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Projected Minimum Balance	<b>\$2,027.16</b>
Required Minimum Balance	<b>\$378.18</b>

**Your mortgage is past due; therefore your escrow account will not have a surplus and any amounts reflected as a surplus are estimates based on a projection of all of your contractual mortgage payments being made and your mortgage being current. Because your loan is delinquent, you do not have an actual surplus and you will not receive a refund.**

PART

1

**Your Mortgage Payment****Payment Information**

Payment Information	Payment on Prior Analysis	New Monthly Payment Effective 02/01/2021
PRIN & INTEREST	360.62	360.62
ESCROW PAYMENT	119.64	189.09
<b>Total Payment:</b>	<b>\$480.26</b>	<b>\$549.71</b>

(Continued on Next Page)

PART

2

## Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					<b>BEGINNING BAL</b>	<b>-2310.44</b>	<b>359.02</b>
Feb 20	109.42 *	119.64	0.00	0.00		-2201.02	478.66
Mar 20	109.42 *	119.64	0.00	0.00		-2091.60	598.30
Apr 20	178.28 *	119.64	146.59 *	0.00	COUNTY TAX	-2059.91	717.94
May 20	109.42 *	119.64	0.00 *	152.89	COUNTY TAX	-1950.49	684.69
Jun 20	109.42 *	119.64	0.00	0.00		-1841.07	804.33
Jul 20	109.42 *	119.64	0.00	0.00		-1731.65	923.97
Aug 20	109.42 *	119.64	0.00	0.00		-1622.23	1043.61
Sep 20	109.42 *	119.64	0.00	0.00		-1512.81	1163.25
Oct 20	109.42 *	119.64	146.59 *	0.00	COUNTY TAX	-1549.98	1282.89
Nov 20	109.42 *	119.64	1976.00 *	1130.00	HOMEOWNERS INS	-3416.56	272.53
Nov 20	0.00 *	0.00	0.00	152.89	COUNTY TAX	-3416.56 LP	119.64
Dec 20	107.68 *	119.64	0.00	0.00		-3308.88	239.28
Jan 21	0.00	119.64	0.00 E	0.00		-3308.88 E	358.92
<b>TOTALS</b>	<b>1270.74</b>	<b>1435.68</b>	<b>2269.18</b>	<b>1435.78</b>			

## LEGEND:

IOE = Interest on the Escrow Balance  
LP = Lowest Actual Monthly Balance

E = Estimated Payments  
\* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$1,435.78. Under federal law, your actual lowest monthly balance should not have exceeded \$239.29 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-3,416.56.

PART

3

## Estimated Escrow Payments Over the Next 12 Months

## Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed in Your Account
			<b>BEGINNING BAL</b>	<b>858.36</b>	<b>756.46</b>
Feb 21	189.09	0.00		1047.45	945.55
Mar 21	189.09	0.00		1236.54	1134.64
Apr 21	189.09	0.00		1425.63	1323.73
May 21	189.09	146.59	COUNTY TAX	1468.13	1366.23
Jun 21	189.09	0.00		1657.22	1555.32
Jul 21	189.09	0.00		1846.31	1744.41
Aug 21	189.09	0.00		2035.40	1933.50
Sep 21	189.09	0.00		2224.49	2122.59
Oct 21	189.09	0.00		2413.58	2311.68
Nov 21	189.09	1976.00	HOMEOWNERS INS	480.08	378.16
Nov 21	0.00	146.59	COUNTY TAX	480.08	378.16
Dec 21	189.09	0.00		669.17	567.27
Jan 22	189.09	0.00		858.26	756.36

**Escrow Account Disclosure Statement**

Statement Date: 12/09/2020  
 Loan Number: [REDACTED]  
 Property: 3301 N ST JOSEPH AVE  
 Address: EVANSVILLE, IN 47720

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed In Your Account
<b>TOTALS</b>	<b>2269.08</b>	<b>2269.18</b>	<b>ENDING BAL</b>	<b>858.26</b>	<b>756.36</b>

Cushion selected by servicer: \$378.18

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,976.00
COUNTY TAX	\$293.18
<b>Total:</b>	<b>\$2,269.18</b>
	<b>+ 12 Months</b>

**New Monthly Escrow Payment: \$189.09**

Your ending escrow balance from the last month of account history is \$858.36, your starting balance according to this analysis should be \$756.46. This means that as of the effective date of your payment, you would have had a surplus. **This projection assumes that your account is current although this is not the case. Since your account is not current, the projected surplus does not apply.**

**PART****4****How You Can Reach Us With Questions**

For statement questions, please contact  
**Customer Care: 1-800-315-4757**  
 Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services  
 on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: [www.sls.net/customers/videos](http://www.sls.net/customers/videos)

**SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.**